

AFFORDABLE SALES GUIDELINES*

COUNTY HONOLULU			FAMILY SIZE:			4				
% of Median	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%
\$ Income	\$33,900	\$40,680	\$47,460	\$54,250	\$61,020	\$67,750	\$74,530	\$81,300	\$88,080	\$94,850
4.450%	\$165,300	\$198,400	\$231,400	\$264,500	\$297,500	\$330,400	\$363,400	\$396,400	\$429,500	\$462,500
0.000%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
5.500%	\$146,600	\$176,000	\$205,300	\$234,700	\$264,000	\$293,100	\$322,400	\$351,700	\$381,000	\$410,300
5.750%	\$142,700	\$171,200	\$199,700	\$228,300	\$256,800	\$285,100	\$313,700	\$342,200	\$370,700	\$399,200
6.000%	\$138,900	\$166,700	\$194,400	\$222,200	\$250,000	\$277,500	\$305,300	\$333,100	\$360,800	\$388,600
6.250%	\$135,200	\$162,300	\$189,300	\$216,400	\$243,400	\$270,300	\$297,300	\$324,300	\$351,400	\$378,400
6.500%	\$131,700	\$158,100	\$184,400	\$210,800	\$237,100	\$263,300	\$289,600	\$315,900	\$342,300	\$368,600
6.750%	\$128,400	\$154,000	\$179,700	\$205,400	\$231,100	\$256,600	\$282,200	\$307,900	\$333,500	\$359,200
7.000%	\$125,200	\$150,200	\$175,200	\$200,300	\$225,300	\$250,100	\$275,100	\$300,100	\$325,200	\$350,200
7.250%	\$122,100	\$146,500	\$170,900	\$195,300	\$219,700	\$243,900	\$268,300	\$292,700	\$317,100	\$341,500
7.500%	\$119,100	\$142,900	\$166,700	\$190,600	\$214,300	\$238,000	\$261,800	\$285,600	\$309,400	\$333,200
7.750%	\$116,200	\$139,500	\$162,700	\$186,000	\$209,200	\$232,300	\$255,500	\$278,700	\$302,000	\$325,200
8.000%	\$113,500	\$136,200	\$158,900	\$181,600	\$204,300	\$226,800	\$249,500	\$272,100	\$294,800	\$317,500
8.250%	\$110,800	\$133,000	\$155,200	\$177,400	\$199,500	\$221,500	\$243,700	\$265,800	\$288,000	\$310,100
8.500%	\$108,300	\$129,900	\$151,600	\$173,300	\$194,900	\$216,400	\$238,100	\$259,700	\$281,400	\$303,000

Hula Mae
Hula Mae

1. Based on 2005 median income established by HUD for various family sizes.

Adjustments to the very low- (50%) and low-income (80%) limits are made by HUD for areas with unusually high or low family income or housing costs. Most income limits are proportionately based on very low-income limits. Thus, the four-person "60%" income limit is 120% (60/50ths) of the four-person very low-income limit.

2. Mortgage term: 30 years

3. Housing expense of 28% of annual income.

4. Down payment of: 5% for those earning 140% and below median income;

5. Hula Mae Rate: 4.450% (Currently, Hula Mae funds are not available.)

Hula Mae Rate: 0.000%

6. Effective June 2005, Hula Mae income and purchase price limits are as follows:

Income limits by family size:

	1 or 2	3+	Purchase Price
Honolulu	\$81,360	\$94,920	\$555,802
Hawaii	\$68,400	\$79,800	\$360,000
Kauai	\$77,520	\$90,440	\$540,000
Maui	\$81,480	\$95,060	\$500,565

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COUNTY			Hawaii		FAMILY SIZE:			4						
% of Median	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%				
\$ Income	\$28,500	\$34,200	\$39,900	\$45,600	\$51,300	\$52,500	\$57,750	\$63,000	\$68,250	\$73,500				
4.450%	\$139,000	\$166,800	\$194,600	\$222,300	\$250,100	\$256,000	\$281,600	\$307,200	\$332,800	\$358,400	Hula Mae	Hula Mae		
0.000%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0				
5.500%	\$123,300	\$147,900	\$172,600	\$197,300	\$221,900	\$227,100	\$249,800	\$272,500	\$295,200	\$317,900				
5.750%	\$120,000	\$143,900	\$167,900	\$191,900	\$215,900	\$221,000	\$243,100	\$265,200	\$287,300	\$309,300				
6.000%	\$116,800	\$140,100	\$163,500	\$186,800	\$210,200	\$215,100	\$236,600	\$258,100	\$279,600	\$301,100				
6.250%	\$113,700	\$136,400	\$159,200	\$181,900	\$204,600	\$209,400	\$230,400	\$251,300	\$272,300	\$293,200				
6.500%	\$110,700	\$132,900	\$155,000	\$177,200	\$199,300	\$204,000	\$224,400	\$244,800	\$265,200	\$285,600				
6.750%	\$107,900	\$129,500	\$151,100	\$172,700	\$194,300	\$198,800	\$218,700	\$238,600	\$258,500	\$278,300				
7.000%	\$105,200	\$126,300	\$147,300	\$168,300	\$189,400	\$193,800	\$213,200	\$232,600	\$252,000	\$271,300				
7.250%	\$102,600	\$123,100	\$143,700	\$164,200	\$184,700	\$189,000	\$207,900	\$226,800	\$245,700	\$264,600				
7.500%	\$100,100	\$120,100	\$140,200	\$160,200	\$180,200	\$184,400	\$202,900	\$221,300	\$239,700	\$258,200				
7.750%	\$97,700	\$117,300	\$136,800	\$156,300	\$175,900	\$180,000	\$198,000	\$216,000	\$234,000	\$252,000				
8.000%	\$95,400	\$114,500	\$133,600	\$152,600	\$171,700	\$175,700	\$193,300	\$210,900	\$228,500	\$246,000				
8.250%	\$93,200	\$111,800	\$130,400	\$149,100	\$167,700	\$171,600	\$188,800	\$206,000	\$223,100	\$240,300				
8.500%	\$91,000	\$109,200	\$127,500	\$145,700	\$163,900	\$167,700	\$184,500	\$201,200	\$218,000	\$234,800				

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Kauai	\$77,520	\$90,440	\$540,000
Maui	\$81,480	\$95,060	\$500,565

AFFORDABLE SALES GUIDELINES*

COUNTY Maui			FAMILY SIZE: 4							
% of Median	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%
\$ Income	\$33,950	\$40,740	\$47,530	\$54,300	\$61,110	\$62,350	\$68,590	\$74,820	\$81,060	\$87,290
4.450%	\$165,500	\$198,600	\$231,800	\$264,800	\$298,000	\$304,000	\$334,400	\$364,800	\$395,200	\$425,600
0.000%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
5.500%	\$146,900	\$176,200	\$205,600	\$234,900	\$264,300	\$269,700	\$296,700	\$323,700	\$350,600	\$377,600
5.750%	\$142,900	\$171,500	\$200,000	\$228,500	\$257,200	\$262,400	\$288,700	\$314,900	\$341,200	\$367,400
6.000%	\$139,100	\$166,900	\$194,700	\$222,400	\$250,300	\$255,400	\$281,000	\$306,500	\$332,100	\$357,600
6.250%	\$135,400	\$162,500	\$189,600	\$216,600	\$243,800	\$248,700	\$273,600	\$298,500	\$323,400	\$348,200
6.500%	\$131,900	\$158,300	\$184,700	\$211,000	\$237,500	\$242,300	\$266,500	\$290,700	\$315,000	\$339,200
6.750%	\$128,600	\$154,300	\$180,000	\$205,600	\$231,400	\$236,100	\$259,700	\$283,300	\$307,000	\$330,600
7.000%	\$125,300	\$150,400	\$175,500	\$200,500	\$225,600	\$230,200	\$253,200	\$276,200	\$299,300	\$322,300
7.250%	\$122,200	\$146,700	\$171,100	\$195,500	\$220,000	\$224,500	\$247,000	\$269,400	\$291,900	\$314,300
7.500%	\$119,300	\$143,100	\$167,000	\$190,700	\$214,700	\$219,000	\$240,900	\$262,800	\$284,700	\$306,600
7.750%	\$116,400	\$139,700	\$163,000	\$186,200	\$209,500	\$213,800	\$235,200	\$256,500	\$277,900	\$299,300
8.000%	\$113,600	\$136,400	\$159,100	\$181,800	\$204,600	\$208,700	\$229,600	\$250,400	\$271,300	\$292,200
8.250%	\$111,000	\$133,200	\$155,400	\$177,500	\$199,800	\$203,800	\$224,200	\$244,600	\$265,000	\$285,400
8.500%	\$108,400	\$130,100	\$151,800	\$173,500	\$195,200	\$199,200	\$219,100	\$239,000	\$258,900	\$278,800

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Kauai	\$77,520	\$90,440	\$540,000
Maui	\$81,480	\$95,060	\$500,565

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COUNTY			Kauai		FAMILY SIZE:			4						
% of Median	50%	60%	70%	80%	90%	100%	110%	120%	130%	140%				
\$ Income	\$32,300	\$38,760	\$45,220	\$51,700	\$52,110	\$57,900	\$63,690	\$69,480	\$75,270	\$81,060				
4.450%	\$157,500	\$189,000	\$220,500	\$252,100	\$254,100	\$282,300	\$310,600	\$338,800	\$367,000	\$395,200	Hula Mae			
0.000%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	Hula Mae			
5.500%	\$139,700	\$167,700	\$195,600	\$223,600	\$225,400	\$250,500	\$275,500	\$300,600	\$325,600	\$350,600				
5.750%	\$135,900	\$163,100	\$190,300	\$217,600	\$219,300	\$243,700	\$268,100	\$292,400	\$316,800	\$341,200				
6.000%	\$132,300	\$158,800	\$185,200	\$211,800	\$213,500	\$237,200	\$260,900	\$284,600	\$308,400	\$332,100				
6.250%	\$128,800	\$154,600	\$180,400	\$206,200	\$207,900	\$231,000	\$254,100	\$277,200	\$300,300	\$323,400				
6.500%	\$125,500	\$150,600	\$175,700	\$200,900	\$202,500	\$225,000	\$247,500	\$270,000	\$292,500	\$315,000				
6.750%	\$122,300	\$146,800	\$171,200	\$195,800	\$197,300	\$219,300	\$241,200	\$263,100	\$285,000	\$307,000				
7.000%	\$119,200	\$143,100	\$166,900	\$190,900	\$192,400	\$213,800	\$235,100	\$256,500	\$277,900	\$299,300				
7.250%	\$116,300	\$139,600	\$162,800	\$186,100	\$187,600	\$208,500	\$229,300	\$250,200	\$271,000	\$291,900				
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8.250%	\$105,600	\$126,700	\$147,800	\$169,000	\$170,400	\$189,300	\$208,200	\$227,200	\$246,100	\$265,000				
8.500%	\$103,200	\$123,800	\$144,400	\$165,100	\$166,500	\$184,900	\$203,400	\$221,900	\$240,400	\$258,900				

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